

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Bridgette Coles McAden

a/k/a Bridgette Lovette Coles-McAden

S.S. No.: xxx-xx-9690

Mailing Address: 423 Belmont Drive, Durham, NC 27703-

Case No. 11-80098

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on January 18, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: February 9, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 9/20/10

Lastname-SS#: McAden Refile-6900

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
RBC			**
RBC Escrow			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
RBC		\$590	N/A	n/a	\$590.00	home land and escrow
RBC Escrow		\$175	N/A	n/a	\$175.00	Home land and escrow
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount	
Law Offices of John T. Orcutt, P.C.		\$2,700	
SECURED TAXES		Secured Amt	
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS		Amount	
IRS Taxes		\$1,844	
State Taxes		\$7,347	
Personal Property Taxes		\$173	
Alimony or Child Support Arrearage			
CO-SIGN PROTECT (Pay 100%)		Int.%	Payoff Amt
All Co-Sign Protect Debts (See*)			
GENERAL NON-PRIORITY UNSECURED			Amount**
	DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,024** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **9.79** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LQITO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

***SEE ATTACHED ADDENDUM PERTAINING TO SECURED CLAIM HELD BY RBC BANK

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CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Duke Private Diagnostic Clinic
Post Office Box 900002
Raleigh, NC 27675-9000

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

AAC
7027 Miller Road
Warren, MI 48092

Durham County Tax Collector
Post Office Box 1309
Durham, NC 27702-1309

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

American Credit Educators
200 South Colorado Blvd.
Tower One, Suite 3300
Denver, CO 80222

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Capital One
Post Office Box 85015
Richmond, VA 23285-5015

Durham Emergency Physicians
3414 North Duke Street
Durham, NC 27707

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Check'n Go of North Carolina
355 Madison Boulevard
Roxboro, NC 27573

Durham Regional Hospital**
and Emergency Medical Service
402 Stadium Drive
Durham, NC 27704

Experian
P.O. Box 2002
Allen, TX 75013-2002

Columbia House
Attn: Collection Department
Post Office Box 1157
Terre Haute, IN 47811-1157

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 25903
Raleigh, NC 27611-5903

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

Exxon
Post Office Box 103028
Rosewell, GA 30076-3028

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Cross Country Bank
Post Office Box 310711
Boca Raton, FL 33431-0711

Federal Housing Authority**Easter
Department of HUD
2306 West Meadowview Road
Greensboro, NC 27407-3707

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

CSDDUR
Post Office Box 530
Durham, NC 27702

First American Cash Advance
c/o Bridgette McAden
423 Belmont Drive
Durham, NC 27703

First Premier
900 Delaware
Suite 7
Sioux Falls, SD 57104

First PT
2840 Electric Road
Suite 202
Roanoke, VA 24018

GEMB/JC Penney**
Attn: Bankruptcy Dept
PO box 103104
Roswell, GA 30076

Gulf Coast
c/o CNTRLFINCL
770 The City Drive South
#6000-27
Orange, CA 92668-4900

Gulf Coast Imaging
c/o So MS Coll
Post Office Box 1511
Pascagoula, MS 39567-1511

Gulf Coast Pulm
c/o Franklin
314 South Church Street
Tupelo, MS 38801-4704

Gulfport Anesth
c/o SO MS Coll
Post Office Box 1511
Pascagoula, MS 39567-1511

Gulfstate
Post Office Box 105460
Atlanta, GA 30348-5460

Hutchens, Senter, & Britton, PA
4317 Ramsey Street
Fayetteville, NC 28311

Internal Revenue Service (MD)**
Attn: Special Procedures Staff
320 Federal Place, Room 335
Greensboro, NC 27402

JL Watson
Northgate Mall Office Area 2
Suite 225
Durham, NC 27701

Kennedy Dental Group
406 Milstone Drive
Hillsborough, NC 27278

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Law Offices of Mitchell N. Kay
Post Office Box 9006
Smithtown, NY 11787-9006

Lowe's
Post Office Box 25428
Charlotte, NC 28229-5428

Macy's
Post Office Box 8108
Mason, OH 45040-8103

North Carolina Department of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Northland Group, Inc.
Post Office Box 390846
Edina, MN 55439

Orchard Bankcard Services
Customer Service
Post Office Box 19360-D
Portland, OR 97280-0360

Providian**
4900 Johnson Drive
Pleasanton, CA 94588

PSNC Energy
Post Office Box 1398
Gastonia, NC 28053-1398

Public Services of NC
Post Office Box 70504
Charlotte, NC 28272-0504

RBC Centura Bank
ATTN: Retail Credit Manager
Post Office Box 1220
Rocky Mount, NC 27802-1220

RJM Acquisitions Funding
575 Underhill Blvd STE 224
Syosset, NY 11791

RMA
Post Office Box 4021
Reynoldsburg, OH 43068-9021

Robert McAden
c/o Bridgette McAden
423 Belmont Drive
Durham, NC 27703

Sherman Acquisition
Post Office Box 740281
Houston, TX 77036-0281

South Coast Pat
c/o UCB
5620 Southwyck Bv
Toledo, OH 43614-1501

Unifund Co
10751 Montgomery Road
Cincinnati, OH 45242

South Mississippi Collectio
P O box 1511
Pascagoula, MS 39568

United Collection Bureau
5620 Southwick Blvd #206
Toledo, OH 43614

Sprint PCS
Customer Care
Post Office Box 8077
London, KY 40742-8077

US Attorney's Office
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

State Director
Farmers Home Administration
310 New Bern Avenue, Room 525
Raleigh, NC 27611

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

State Employees' Credit Union**
Post Office Box 25279
Raleigh, NC 27611-5279

VA Credit Union
P O Box 6713
Richmond, VA 23230

Target
c/o Retailers National Bank
Post Office Box 59228
Minneapolis, MN 55459-0228

Texaco
Post Office Box 790001
Houston, TX 77279-0001

Time Warner Cable
Post Office Box 580420
Charlotte, NC 28258-2858

UCB Collections
5620 SouthWyck Bv
Toledo, OH 43614-1501